

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Julian Navarro</u> | Social Security number or ITIN | xxx-xx-6019 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Luz E Corretjer</u> | Social Security number or ITIN | xxx-xx-2221 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 20-22934-KCF | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julian Navarro

Luz E Corretjer

2/26/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Julian Navarro
Luz E Corretjer
Debtors

Case No. 20-22934-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 26, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

| Recip ID db/jdb | Recipient Name and Address |
|--------------------|--|
| | Julian Navarro, Luz E Corretjer, 1313 Hagermount Ave, Hightstown, NJ 08520 |
| aty | + Rachel Blumenfeld, Law Office of Rachel Blumenfeld, 26 Court Street, Suite 2220, Brooklyn, NY 11242-1122 |
| cr | + US Bank National Assoc., RAS CITRON, 130 CLINTON RD, #202, FAIRFIELD, NJ 07004-2927 |
| 519051417 | + ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853 |
| 519028835 | + Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807 |
| 519028837 | + Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243 |
| 519028732 | + Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229 |
| 519028734 | + Select Portfolio Svcn, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007 |
| 519049398 | + U.S.BANK NATIONAL ASSOCIATION, RAS CITRON, LLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927 |
| 519028738 | Usbank RI, Attn Cbdh, Oshkosh, WI 54903 |
| 519028739 | + Vistana Vacation Owner, 9002 San Marco Ct, Orlando, FL 32819-8600 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 26 2021 21:38:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Feb 26 2021 21:38:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519028829 | + EDI: GMACFS.COM | Feb 27 2021 01:33:00 | Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901 |
| 519028830 | + EDI: AMEREXPR.COM | Feb 27 2021 01:33:00 | Amex, P.o. Box 981537, El Paso, TX 79998-1537 |
| 519028831 | + EDI: DISCOVER.COM | Feb 27 2021 01:33:00 | Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316 |
| 519028832 | + EDI: PHINAMERI.COM | Feb 27 2021 01:33:00 | Gm Financial, Po Box 181145, Arlington, TX 76096-1145 |
| 519028833 | EDI: JPMORGANCHASE | Feb 27 2021 01:33:00 | Jpmcb Card, Po Box 15369, Wilmington, DE 19850 |
| 519028834 | + Email/Text: PBNCNotifications@peritussservices.com | Feb 26 2021 21:37:00 | Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115 |
| 519028835 | + EDI: LENDNGCLUB | Feb 27 2021 01:33:00 | Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807 |
| 519028735 | + EDI: RMSC.COM | Feb 27 2021 01:33:00 | Synch/home Design-hi-p, CI o Po Box 965036, Orlando, FL 32896-5036 |
| 519030098 | + EDI: RMSC.COM | Feb 27 2021 01:33:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519028736 | EDI: TDBANKNORTH.COM | | |

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 26, 2021

Form ID: 318

Total Noticed: 23

519028737 + EDI: CITICORP.COM

Feb 27 2021 01:38:00

Td Bank N.a., Po Box 219, Lewiston, ME 04243

Feb 27 2021 01:33:00

Thd/cbna, Po Box 6497, Sioux Falls, SD
57117-6497

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519028836 | *+ | Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807 |
| 519028733 | *+ | Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229 |
| 519028838 | *+ | Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229 |
| 519028839 | *+ | Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229 |
| 519028740 | *+ | Vistana Vacation Owner, 9002 San Marco Ct, Orlando, FL 32819-8600 |
| 519028741 | *+ | Vistana Vacation Owner, 9002 San Marco Ct, Orlando, FL 32819-8600 |

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------|--|
| Barry Frost | trustee@teichgroh.com NJ94@ecfcbis.com;frost@remote7solutions.com |
| Charles G. Wohlrab | on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 cwohrlab@raslg.com |
| Denise E. Carlon | on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4